Ayushman Bharat PMJAY 2026 - Complete Guide

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY) 2026 is the Government of India's flagship health insurance scheme. It provides **cashless medical treatment coverage up to ₹5 lakh per family per year** to eligible beneficiaries, protecting them from high out-of-pocket hospital expenses.

This guide explains the key benefits, eligibility criteria, and how to check your name in the scheme.

Key Benefits

- **Cashless Treatment** at any empanelled hospital across India
- **High Coverage:** Up to ₹5 lakh per family per year
- **Comprehensive Care:** Covers secondary and tertiary hospitalization
- **No Family Size or Age Limit** (special top-up for senior citizens aged 70+)
- **Nationwide Portability:** Get treatment in any state
- **Pre-existing diseases covered from day one**

Eligibility

- Families listed in the **SECC database** (rural/urban poor)
- **Economically weaker sections (EWS)** and low-income families
- **All senior citizens aged 70 and above** (regardless of income)
- Specific occupational categories like street vendors, construction workers, domestic helpers, etc.

How to Apply / Check Eligibility

- Visit the **PMJAY portal** (pmjay.gov.in) or the nearest **CSC center** / empanelled hospital
- Click on *"Am I Eligible"* and enter your mobile number
- Verify using OTP and search by name, Aadhaar, or ration card
- Complete **Aadhaar-based e-KYC**
- Download your **Ayushman Card** instantly

Important Official Link

For the full detailed article, latest updates, and state-wise hospital lists, visit the complete guide here:
 Click here to read the complete guide on PMJAY 2026